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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY



Order Filed on April 3, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
50763

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Attorney for Santander Consumer USA Inc.

In Re:

STEPHEN M. MUNGO

Case No.: 17-31459

Adv. No.:

Hearing Date: 3-11-20

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 3, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Stephen M. Mungo  
17-31459(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances  
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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Robert Braverman, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

**IT IS ORDERED:**

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2012 Nissan Rogue bearing vehicle identification number 1C3CCBAB5DN715269 49582 (hereinafter the "vehicle").
2. The debtor shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 6<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and his attorney.
4. The debtor shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.